Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Assets < $100 Mil

All Reporting CMR | **Reporting Dockets: 316** | **September 2003**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	2,242	-483	-18 %	13.06 %	-209 bp
+200 bp	2,436	-288	-11 %	13.95 %	-120 bp
+100 bp	2,604	-121	-4 %	14.68 %	-48 bp
0 bp	2,725			15.16 %	
-100 bp	2,749	25	+1 %	15.17 %	+1 bp

Risk Measure for a Given Rate Shock

	9/30/2003	6/30/2003	9/30/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	15.16 %	15.04 %	15.05 %
Post-shock NPV Ratio	13.95 %	14.34 %	14.15 %
Sensitivity Measure: Decline in NPV Ratio	120 bp	70 bp	90 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Due to the recent abnormally low interest rate environment, OTS has reinterpreted the TB13a sensitivity measure to be based on the more negative outcome of a -100 or a +200 basis point interest rate shock. Furthermore, if neither a -100 nor a +200 basis point change in rates produces a reduction in NPV, the institution is presumed to have a sensitivity measure of zero.

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Amounts in Millions

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	1,373	1,348	1,297	1,238	1,179	1,290	104.48	2.85
30-Year Mortgage Securities	275	267	254	241	229	261	102.58	3.92
15-Year Mortgages and MBS	3,124	3,071	2,981	2,872	2,758	2,935	104.64	2.32
Balloon Mortgages and MBS	1,026	1,012	993	969	941	981	103.14	1.62
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	198	197	197	196	194	193	102.13	0.32
7 Month to 2 Year Reset Frequency	1,270	1,259	1,247	1,233	1,213	1,228	102.46	0.93
2+ to 5 Year Reset Frequency	1,038	1,019	997	971	942	981	103.96	1.99
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	41	41	41	40	40	40	101.19	0.81
2 Month to 5 Year Reset Frequency	447	440	432	425	417	434	101.29	1.69
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	124	123	122	121	119	122	100.42	0.85
Adjustable-Rate, Fully Amortizing	599	594	589	584	579	595	99.72	0.86
Fixed-Rate, Balloon	235	227	220	213	206	212	107.28	3.35
Fixed-Rate, Fully Amortizing	541	518	496	476	458	491	105.51	4.30
Construction and Land Loans								
Adjustable-Rate	247	246	246	245	244	247	99.77	0.30
Fixed-Rate	345	337	330	323	317	345	97.63	2.17
Second-Mortgage Loans and Securities								
Adjustable-Rate	326	325	324	324	323	329	98.80	0.21
Fixed-Rate	275	270	266	261	257	267	101.32	1.71
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	37	37	36	35	34	37	100.00	1.84
Accrued Interest Receivable	49	49	49	49	49	49	100.00	0.00
Advance for Taxes/Insurance	1	1	1	1	1	1	100.00	0.00
Float on Escrows on Owned Mortgages	1	3	6	9	11			-70.97
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0			-42.10
TOTAL MORTGAGE LOANS AND SECURITIES	**11,572**	**11,385**	**11,123**	**10,825**	**10,510**	**11,038**	**103.14**	**1.97**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	245	244	243	242	241	245	99.45	0.36
Fixed-Rate	293	285	277	270	263	265	107.74	2.76
Consumer Loans								
Adjustable-Rate	84	84	84	84	84	86	97.67	0.14
Fixed-Rate	673	664	655	646	637	658	100.80	1.38
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-5	-5	-5	-5	-5	-5	0.00	0.76
Accrued Interest Receivable	12	12	12	12	12	12	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,301**	**1,283**	**1,265**	**1,248**	**1,232**	**1,261**	**101.77**	**1.41**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	771	771	771	771	771	771	100.00	0.00
Equities and All Mutual Funds	415	400	381	366	350	400	100.00	4.21
Zero-Coupon Securities	5	4	4	4	3	4	112.75	7.33
Government and Agency Securities	498	481	466	452	438	462	104.14	3.30
Term Fed Funds, Term Repos	1,425	1,420	1,415	1,411	1,406	1,416	100.28	0.34
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	295	287	280	273	266	276	104.19	2.64
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	291	287	277	266	257	286	100.19	2.39
Structured Securities (Complex)	654	645	620	593	565	645	100.10	2.66
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	2.62
TOTAL CASH, DEPOSITS, AND SECURITIES	**4,353**	**4,296**	**4,215**	**4,134**	**4,056**	**4,259**	**100.85**	**1.62**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	25	25	25	25	25	25	100.00	0.00
Real Estate Held for Investment	7	7	7	7	7	7	100.00	0.00
Investment in Unconsolidated Subsidiaries	3	3	3	3	2	3	100.00	2.28
Office Premises and Equipment	291	291	291	291	291	291	100.00	0.00
TOTAL REAL ASSETS, ETC.	**325**	**325**	**325**	**325**	**325**	**325**	**100.00**	**0.02**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	6	6	8	11	12			-20.83
Adjustable-Rate Servicing	0	1	1	1	1			-3.09
Float on Mortgages Serviced for Others	5	6	7	9	10			-19.64
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**11**	**12**	**16**	**20**	**22**			**-19.55**
OTHER ASSETS								
Purchased and Excess Servicing						14		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	293	293	293	293	293	293	100.00	0.00
Miscellaneous II						40		
Deposit Intangibles								
Retail CD Intangible	10	13	14	16	18			-17.11
Transaction Account Intangible	71	99	129	159	190			-29.34
MMDA Intangible	50	68	91	108	125			-29.42
Passbook Account Intangible	122	175	226	278	323			-29.78
Non-Interest-Bearing Account Intangible	13	27	42	55	68			-52.78
TOTAL OTHER ASSETS	**559**	**675**	**795**	**908**	**1,017**	**347**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						6		
TOTAL ASSETS	**18,123**	**17,976**	**17,739**	**17,461**	**17,162**	**17,237**	**104/102*** **	**1.07/1.76*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	5,390	5,364	5,338	5,313	5,288	5,322	100.78	0.48
Fixed-Rate Maturing in 13 Months or More	2,777	2,710	2,645	2,583	2,522	2,595	104.44	2.43
Variable-Rate	106	105	105	105	105	105	100.41	0.15
Demand								
Transaction Accounts	1,328	1,328	1,328	1,328	1,328	1,328	100/93*	0.00/2.37*
MMDAs	1,414	1,414	1,414	1,414	1,414	1,414	100/95*	0.00/1.49*
Passbook Accounts	2,293	2,293	2,293	2,293	2,293	2,293	100/92*	0.00/2.46*
Non-Interest-Bearing Accounts	637	637	637	637	637	637	100/96*	0.00/2.38*
TOTAL DEPOSITS	**13,943**	**13,850**	**13,760**	**13,672**	**13,586**	**13,693**	**101/98***	**0.66/1.56***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	534	529	524	519	515	517	102.30	0.95
Fixed-Rate Maturing in 37 Months or More	330	313	297	282	269	299	104.85	5.27
Variable-Rate	44	44	44	44	44	44	100.19	0.13
TOTAL BORROWINGS	**909**	**886**	**865**	**846**	**827**	**860**	**103.08**	**2.44**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	43	43	43	43	43	43	100.00	0.00
Other Escrow Accounts	19	19	18	17	17	20	93.01	3.07
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	148	148	148	148	148	148	100.00	0.00
Miscellaneous II	0	0	0	0	0	34		
TOTAL OTHER LIABILITIES	**211**	**210**	**210**	**209**	**209**	**246**	**85.43**	**0.27**
Other Liabilities not Included Above								
Self-Valued	315	305	296	289	283	279	109.30	3.19
Unamortized Yield Adjustments						4		
TOTAL LIABILITIES	**15,378**	**15,252**	**15,131**	**15,016**	**14,905**	**15,082**	**101/99****	**0.81/1.63****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	8	3	-5	-13	-20			
ARMs	1	1	0	0	-1			
Other Mortgages	1	0	-1	-2	-3			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	6	3	-2	-8	-13			
Sell Mortgages and MBS	-7	-2	9	19	29			
Purchase Non-Mortgage Items	0	0	0	0	-1			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	0	0	0	0	0			
Pay Floating, Receive Fixed	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER DERIVATIVES								
Options on Mortgages and MBS	0	0	1	3	4			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-3	-5	-7	-9	-10			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**5**	**0**	**-5**	**-9**	**-15**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
+ ASSETS	18,123	17,976	17,739	17,461	17,162	17,237	104/102***	1.07/1.76***
- LIABILITIES	15,378	15,252	15,131	15,016	14,905	15,082	101/99**	0.81/1.63**
+ OFF-BALANCE-SHEET POSITIONS	5	0	-5	-9	-15			
TOTAL NET PORTFOLIO VALUE #	2,749	2,725	2,604	2,436	2,242	2,155	126.46	2.67

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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Reporting Dockets: 316
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FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$30	$279	$436	$352	$193
WARM	315 mo	327 mo	327 mo	299 mo	259 mo
WAC	4.43%	5.59%	6.43%	7.36%	8.96%
Amount of these that is FHA or VA Guaranteed	$0	$2	$8	$3	$3
Securities Backed by Conventional Mortgages	$47	$93	$41	$18	$7
WARM	297 mo	299 mo	286 mo	244 mo	148 mo
Weighted Average Pass-Through Rate	3.98%	5.20%	6.16%	7.15%	9.14%
Securities Backed by FHA or VA Mortgages	$6	$8	$17	$17	$6
WARM	313 mo	326 mo	284 mo	278 mo	211 mo
Weighted Average Pass-Through Rate	4.25%	5.30%	6.25%	7.14%	8.68%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$173	$710	$751	$611	$400
WAC	4.67%	5.45%	6.43%	7.34%	8.83%
Mortgage Securities	$99	$115	$57	$16	$5
Weighted Average Pass-Through Rate	4.30%	5.23%	6.16%	7.19%	8.45%
WARM (of 15-Year Loans and Securities)	144 mo	163 mo	151 mo	135 mo	116 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$46	$165	$257	$197	$98
WAC	4.51%	5.47%	6.44%	7.37%	8.74%
Mortgage Securities	$114	$79	$22	$2	$0
Weighted Average Pass-Through Rate	3.94%	5.24%	6.18%	7.25%	8.00%
WARM (of Balloon Loans and Securities)	72 mo	81 mo	78 mo	60 mo	52 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$5,467**

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ASSETS (continued)

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$1	$14	$4	$0	$13
WAC	5.00%	4.57%	6.08%	0.00%	5.45%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$193	$1,214	$976	$40	$421
Weighted Average Margin	209 bp	259 bp	278 bp	132 bp	215 bp
WAC	5.37%	5.35%	5.95%	3.94%	6.03%
WARM	201 mo	260 mo	298 mo	208 mo	244 mo
Weighted Average Time Until Next Payment Reset	3 mo	9 mo	39 mo	1 mo	16 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$2,877**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 815)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$2	$8	$19	$0	$2
Weighted Average Distance from Lifetime Cap	124 bp	182 bp	194 bp	0 bp	125 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$14	$76	$66	$0	$41
Weighted Average Distance from Lifetime Cap	296 bp	329 bp	341 bp	0 bp	379 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$137	$1,130	$871	$39	$349
Weighted Average Distance from Lifetime Cap	786 bp	666 bp	606 bp	859 bp	649 bp
Balances Without Lifetime Cap	$40	$15	$25	$2	$43
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$78	$1,066	$861	$7	$360
Weighted Average Periodic Rate Cap	136 bp	165 bp	198 bp	199 bp	180 bp
Balances Subject to Periodic Rate Floors	$66	$955	$763	$4	$330
MBS Included in ARM Balances	$58	$317	$103	$39	$61

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$122	$595
WARM	73 mo	192 mo
Remaining Term to Full Amortization	239 mo	
Rate Index Code	0	0
Margin	203 bp	235 bp
Reset Frequency	20 mo	23 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$10	$14
Wghted Average Distance to Lifetime Cap	47 bp	55 bp
Fixed-Rate:		
Balances	$212	$491
WARM	50 mo	121 mo
Remaining Term to Full Amortization	231 mo	
WAC	7.13%	7.34%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$247	$345
WARM	57 mo	40 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	162 bp	6.90%
Reset Frequency	8 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$329	$267
WARM	130 mo	82 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	87 bp	6.99%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$245	$265
WARM	58 mo	39 mo
Margin in Column 1; WAC in Column 2	147 bp	7.16%
Reset Frequency	8 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$86	$658
WARM	81 mo	45 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	269 bp	8.03%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$42	$56
Fixed Rate		
Remaining WAL <= 5 Years	$43	$128
Remaining WAL 5-10 Years	$10	$3
Remaining WAL Over 10 Years	$4	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	11.05%
Total Mortgage-Derivative Securities - Book Value	$100	$186

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$290	$1,047	$554	$171	$83
WARM	185 mo	249 mo	280 mo	269 mo	197 mo
Weighted Average Servicing Fee	25 bp	25 bp	25 bp	26 bp	29 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	21 loans				
FHA/VA	1 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$64	$1	Total # of Adjustable-Rate Loans Serviced	0 loans
WARM (in months)	110 mo	132 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	30 bp	39 bp		

Total Balances of Mortgage Loans Serviced for Others	**$2,209**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$771		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$400		
Zero-Coupon Securities	$4	5.61%	92 mo
Government & Agency Securities	$462	3.60%	46 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,416	1.29%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$276	4.56%	39 mo
Memo: Complex Securities (from supplemental reporting)	$645		

Total Cash, Deposits, and Securities	**$3,973**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$101
Accrued Interest Receivable	$49
Advances for Taxes and Insurance	$1
Less: Unamortized Yield Adjustments	$8
Valuation Allowances	$64
Unrealized Gains (Losses)	$4

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$17
Accrued Interest Receivable	$12
Less: Unamortized Yield Adjustments	$-3
Valuation Allowances	$22
Unrealized Gains (Losses)	$2

OTHER ITEMS	
Real Estate Held for Investment	$7
Repossessed Assets	$25
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$3
Office Premises and Equipment	$291
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$5
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$14
Miscellaneous I	$293
Miscellaneous II	$40
TOTAL ASSETS	**$17,237**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$6
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$87
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$120
Mortgage-Related Mututal Funds	$280
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$58
Weighted Average Servicing Fee	41 bp
Adjustable-Rate Mortgage Loans Serviced	$125
Weighted Average Servicing Fee	34 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$10

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 12/18/2003 12:15:33 PM

Amounts in Millions

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September 2003
Data as of: 12/15/2003

FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$1,382	$384	$68	$7
WAC	1.98%	3.94%	5.34%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$2,163	$1,198	$128	$21
WAC	1.87%	3.40%	5.65%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$1,367	$492	$7
WAC		2.97%	5.70%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$736	$2
WAC			4.22%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$7,917**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$126	$50	$21
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,917	$2,564	$1,147
Penalty in Months of Forgone Interest	3.01 mo	5.30 mo	5.58 mo
Balances in New Accounts	$217	$180	$74

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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September 2003
Data as of: 12/15/2003

FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$142	$136	$30	1.62%
3.00 to 3.99%	$6	$43	$101	3.49%
4.00 to 4.99%	$5	$34	$63	4.57%
5.00 to 5.99%	$13	$76	$65	5.47%
6.00 to 6.99%	$13	$36	$27	6.48%
7.00 to 7.99%	$0	$11	$9	7.28%
8.00 to 8.99%	$0	$1	$2	8.41%
9.00 and Above	$0	$1	$1	9.61%
WARM	1 mo	17 mo	76 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$816**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$428
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$1,328	0.75%	$22
Money Market Deposit Accounts (MMDAs)	$1,414	1.26%	$40
Passbook Accounts	$2,293	1.14%	$48
Non-Interest-Bearing Non-Maturity Deposits	$637		$16
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$33	0.16%	
Escrow for Mortgages Serviced for Others	$10	0.16%	
Other Escrows	$20	0.02%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$5,735		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$4		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$148		
Miscellaneous II	$34		
TOTAL LIABILITIES	**$15,082**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$2,154
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$17,236**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$4
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	11	$10
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	29	$20
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	22	$15
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	20	$26
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	98	$64
1014	Opt commitment to orig 25- or 30-year FRMs	63	$81
1016	Opt commitment to orig "other" Mortgages	63	$36
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$2
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$1
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	$5
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$0
2016	Commit/purchase "other" Mortgage loans, svc retained		$9
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$0
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$13
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	12	$7
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	15	$18
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$2
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1
2054	Commit/purchase 25- to 30-year FRM MBS		$1
2056	Commit/purchase "other" MBS		$1
2084	Commit/sell low-risk fixed-rate mtg derivative product		$0
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$5
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$4
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$8
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	13	$5
2134	Commit/sell 25- or 30-yr FRM loans, svc released	25	$108
2136	Commit/sell "other" Mortgage loans, svc released		$1
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	15	$10
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$2
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	8	$12
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	27	$17
2214	Firm commit/originate 25- or 30-year FRM loans	23	$25
2216	Firm commit/originate "other" Mortgage loans	13	$21
3014	Option to purchase 25- or 30-yr FRMs		$1
3016	Option to purchase "other" Mortgages		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$20
4002	Commit/purchase non-Mortgage financial assets	14	$19
4006	Commit/purchase "other" liabilities		$1
4022	Commit/sell non-Mortgage financial assets		$3
9502	Fixed-rate construction loans in process	124	$154
9512	Adjustable-rate construction loans in process	49	$61